**504s in the State**

- **682,997** JOBS CREATED/RETAINED
- **40,585** TOTAL BUSINESSES FINANCED
- **30.23** BILLION DOLLARS SBA 504 FINANCING
- **86.36** BILLION DOLLARS TOTAL PROJECT COST
- **6.38** BILLION DOLLARS TOTAL PROJECT COST

**WHO HAS A 504?**

Here are a few notable 504 small businesses:
- Allure Labs, Inc.
- Safari Kid
- United Mechanical and Metal Fabricators
- Waterstone Faucets

**CDCs**
- Advantage CDC
- AmPac Business Capital
- Arcata Economic Development Corporation
- Bay Area Development Company
- Business Finance Capital
- California Coastal RDC
- California Statewide CDC
- Capital Access Group
- CDC Small Business Finance Corporation
- Cen Cal Business Finance Group
- Coastal Business Finance
- Enterprise Funding Corporation
- Golden State CDC
- Mid State Development Corporation
- Nevada State Development Corporation
- SoCal CDC
- Southland EDC
- Success Capital EDC
- Superior California Economic Development
- TMC Financing

Data Source: U.S. Small Business Administration
504 SUCCESS STORIES | CALIFORNIA

10
Jobs - created/retained

$2,680,000
Total Financing (CDC + Lending Partner)

Morgan Stanley Bank
Lending Partner

AmPac Business Capital
CDC

504 Debt Refi Makes Growth More Affordable

Insight Examination Services, a woman-led business, provides resources and examinations for asset-based lending (ABL). With over 25 years of experience, the owners, Sunil and Auju Garg, have been looking for ways to grow their business and invest in additional technology. They discovered that they could refinance a deed of trust secured by their real estate with an SBA 504 Debt Refinance. This allowed them to get cash out for operating expenses, making their growth more affordable. The Garg’s have been able to utilize this financing solution to grow their business as they had dreamed.

15
Jobs - created/retained

$1,596,908
Total Financing (CDC + Lending Partner)

Bank of America
Lending Partner

CDC Small Business Finance Corporation
CDC

From Leasing to Ownership

As an immigrant, Thi Huynh, also known as Duke, made his American Dream of owning a small business come true. He opened Pho Ca Dao which specializes in Vietnamese soup in 2001. As demand grew, he expanded to multiple restaurants in San Diego County. After years of leasing, he was thrilled to learn that an SBA 504 loan would allow him to purchase a building to benefit his business. Thi is grateful for his success and that he is now able to create jobs for immigrants like his younger self. “I’m very happy, very thankful for being in this country,” Duke said. “It’s truly a land of opportunity.”